

**Information to identify the case:**

Debtor 1 Christopher D. Valentine

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2815  
EIN --

Debtor 2 Kimberly A. Valentine

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4824  
EIN --

United States Bankruptcy Court District of New Jersey

Case number: 13-34306-JNP

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher D. Valentine

Kimberly A. Valentine  
aka Kim Rauch

1/25/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher D. Valentine  
 Kimberly A. Valentine  
 Debtors

Case No. 13-34306-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 59

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db/jdb +Christopher D. Valentine, Kimberly A. Valentine, 2 River Birch Road,  
 Turnersville, NJ 08012-1910

cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927

514551938 APEX ASSET MANAGEMENT LLC, PO BOX 5407, LANCASTER PA 17606-5407

514333432 +Apex Asset Management, 1891 Santa Barbara, Suite 20, Lancaster, PA 17601-4106

514333433 Archway Programs, 212 Jackson Road, Atco, NJ 08004

514333435 +Atlantic ER Phys. Team Ped., Attn: Federal Bond And Collection,  
 2200 Byberry Rd., Suite 120, Hatboro, PA 19040-3739

514333437 +CCSMC Spectrum/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

514333438 +Chase Bank, Bankruptcy Dept., PO Box 740933, Dallas, TX 75374-0933

514333440 Emerg. Phy. Assoc. of SJ, Akron Billiing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203

514333441 +Faloni And Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592

514333442 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388

514333446 +Glen Garbus, Esq., Forster And Garbus, 60 Motor Parkway, Commack, NY 11725-5710

514333448 +Heritage Valley, 720 Blackburn Road, Sewickley, PA 15143-1459

514333449 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828

514333450 +Jefferson University Hospital, 900 Walnut Street, Philadelphia, PA 19107-5191

514333451 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020

514333453 +Lourdes Cardiology Services, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200

514486767 +M&T Bank, PO Box 1508, Buffalo NY 14240-1508

514333459 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

515510638 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

517893339 +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927

514333461 +Ocwen Loan Servicing, Attn: Customer Care, PO Box 780, Waterloo, IA 50704-0780

514551429 +Ocwen Loan Servicing, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

514333464 +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

514333466 +Sewickley Valley Hospital, Attn: Natl Hospital Collection, 16 Distributors Drive, Suite 2,  
 Morgantown, WV 26501-7209

514333467 +Sherman Originator, C/O Sherman Capital Markets LLC, 200 Meetng Street,  
 Charleston, SC 29401-3187

514333468 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710

514333469 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

514391163 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

514333470 +Steward Norwood Hospital, PO Box 417073, Boston, MA 02241-7073

514333471 +Unifund CCR Partners, C/O Arthur Nudelman, Esq., 425 Eagle Rock Avenue,  
 Roseland, NJ 07068-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2019 00:10:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2019 00:10:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

514333434 +EDI: ARSN.COM Jan 26 2019 04:28:00 ARS National Services, PO Box 463023,  
 Escondido, CA 92046-3023

514333431 +E-mail/Text: tropiann@einstein.edu Jan 26 2019 00:09:58 Albert Einstein,  
 5501 Old York Road, Philadelphia, PA 19141-3092

514365759 EDI: AIS.COM Jan 26 2019 04:28:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

514333436 EDI: CAPITALONE.COM Jan 26 2019 04:28:00 Capital One, Bankruptcy Dept., PO Box 30285,  
 Salt Lake City, UT 84130-0285

514333439 +EDI: CITICORP.COM Jan 26 2019 04:28:00 Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497

514359906 +EDI: TSYS2.COM Jan 26 2019 04:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

514333443 +E-mail/Text: data\_processing@fin-rec.com Jan 26 2019 00:09:39 Financial Recovery Services,  
 PO Box 385908, Minneapolis, MN 55438-5908

514333445 +EDI: RMSC.COM Jan 26 2019 04:28:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,  
 PO Box 103106, Roswell, GA 30076-9106

514333447 +EDI: CITICORP.COM Jan 26 2019 04:28:00 Goodyear Tire/Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497

514461757 EDI: JEFFERSONCAP.COM Jan 26 2019 04:28:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617

514333452 +EDI: CBSKOHL.COM Jan 26 2019 04:28:00 Kohl's, Collection Dept., PO Box 3084,  
 Milwaukee, WI 53201-3084

514333452 +E-mail/Text: bncnotices@becket-lee.com Jan 26 2019 00:09:09 Kohl's, Collection Dept.,  
 PO Box 3084, Milwaukee, WI 53201-3084

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Jan 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514333454 +EDI: RESURGENT.COM Jan 26 2019 04:28:00 LVNV Funding, PO Box 10584,  
Greenville, SC 29603-0584  
514333455 E-mail/Text: camanagement@mtb.com Jan 26 2019 00:09:42 M & T Bank, PO Box 900,  
Millsboro, DE 19966  
514333456 +EDI: TSYS2.COM Jan 26 2019 04:28:00 Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
514333457 +EDI: MID8.COM Jan 26 2019 04:28:00 Midland Credit Management, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
514333458 +EDI: MID8.COM Jan 26 2019 04:28:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
514333460 +E-mail/Text: eggssupportservices@alorica.com Jan 26 2019 00:10:18 NCO Financial,  
507 Prudential Road, Horsham, PA 19044-2308  
514333463 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
Norfolk, VA 23502  
514559917 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Express,  
POB 41067, Norfolk VA 23541  
514549834 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541  
514572306 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
POB 41067, Norfolk VA 23541  
514523379 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Pep Boys,  
POB 41067, Norfolk VA 23541  
514535921 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
POB 41067, Norfolk VA 23541  
514333462 +EDI: RESURGENT.COM Jan 26 2019 04:28:00 Pinnacle Credit Services, PO Box 640,  
Hopkins, MN 55343-0640  
514333465 +EDI: RESURGENT.COM Jan 26 2019 04:28:00 Resurgent Capital, PO Box 10587,  
Greenville, SC 29603-0587  
514333472 +EDI: WFNNB.COM Jan 26 2019 04:28:00 WFNNB, Bankruptcy Dept., PO Box 182125,  
Columbus, OH 43218-2125

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ocwen Loan Servicing, LLC  
515510639\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
514333444 ##+FMS Inc., PO Box 707601, Tulsa, OK 74170-7601

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 25, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Ocwen Loan Servicing, LLC bcnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
hkaplan@rasnj.com, informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jill T. Bryan on behalf of Debtor Christopher D. Valentine jtb.assistant1@verizon.net  
Jill T. Bryan on behalf of Joint Debtor Kimberly A. Valentine jtb.assistant1@verizon.net  
Sindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@rascrane.com  
Steven K. Eisenberg on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 9